



REEL Program Compliance Training

Residential Energy Efficiency Loan (REEL) Assistance Program

This handbook was updated 10.06.2017. Please check the CAEATFA website and thecheef.com periodically for updates.

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The **CHEEF** is a public-private partnership engaging lenders, contractors, investor owned utilities and state agencies designed to encourage an **uptake of energy efficiency projects** through **increased access to financing**.

The **CHEEF** administers the **REEL Program** on behalf of the State of California.

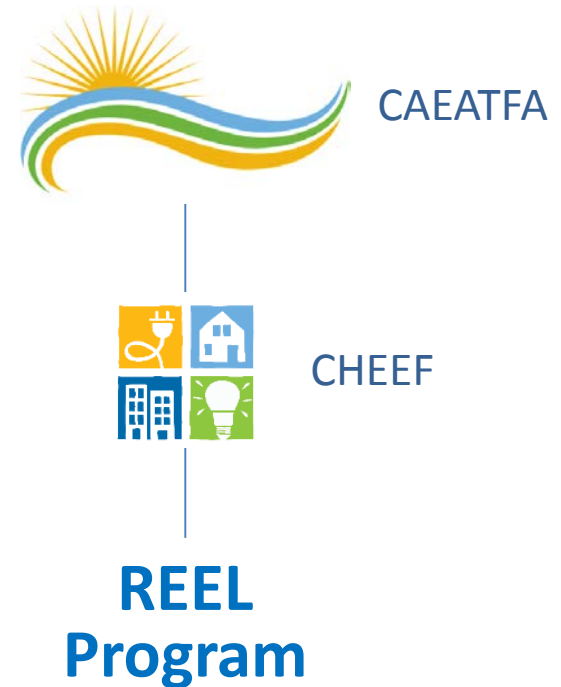


In partnership with:



Residential Energy Efficiency Loan (REEL) Program

- ✓ Helps homeowners and renters **access attractive financing for energy efficiency projects** by mitigating risk for participating lenders.
- ✓ Brings about **more energy upgrades and deeper energy retrofits** by providing customers with more financing opportunities.



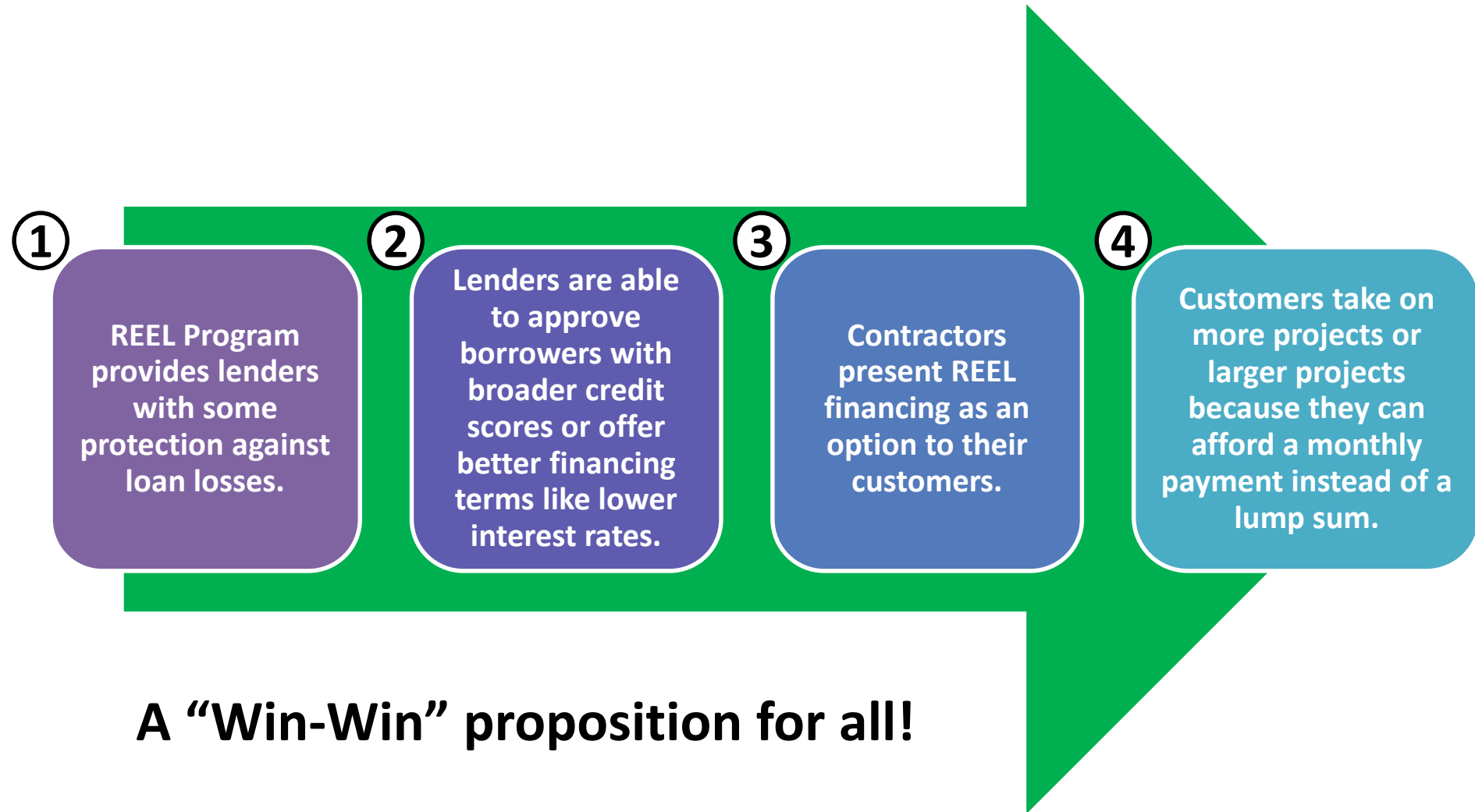
View a full text of REEL Assistance Program Regulations:
<http://treasurer.ca.gov/caeatfa/cheef/reel/regulations/index.asp>

Why is financing important?

- ✓ 75% of energy improvement projects over \$10,000 and 90% of projects over \$15,000 are financed.
- ✓ Energy projects using financing tend to have deeper energy savings and greater scopes of work.
- ✓ Financing allows contractors to sell jobs based on **monthly payments and budget impact**, rather than total construction cost.



How does the REEL Program help Californians save energy?



Participating Lenders & available products



Product Terms:*

| | |
|--------------------|--|
| APR: | 5.99% to 9.95% ^T |
| Loan Amount: | \$1,500-\$50,000 |
| Min. Credit Score: | 600 for statewide; 580 for some regional Lenders |
| Term Length: | Up to 15 years |

**Terms vary by Lender; this table represents the ranges of all potential product terms.*

^T Lower rates available with regional Lenders

Why become a REEL approved contractor?

Increase your business.

- ✓ Larger scope and number of projects
- ✓ Your customers get access to better financing
 - ✓ 30% of project can be used for non-energy efficiency measures
 - ✓ PACE Alternative: *home is not used as collateral*

Receive quick loan funding.

- ✓ Lenders fund loans within 24 hours of loan closing.

Take advantage of a statewide marketing campaign!

- ✓ Access to customized professionally designed collateral

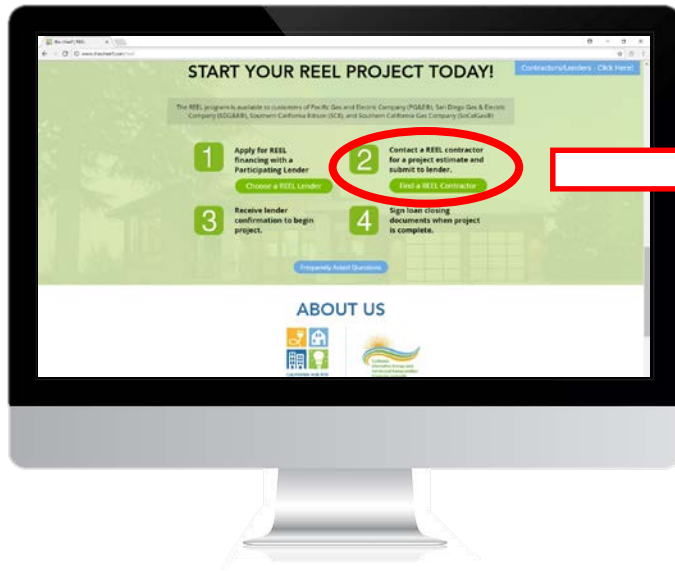
Gain credibility as an approved contractor.

- ✓ State sponsored program

And...

No Cost to Participate!

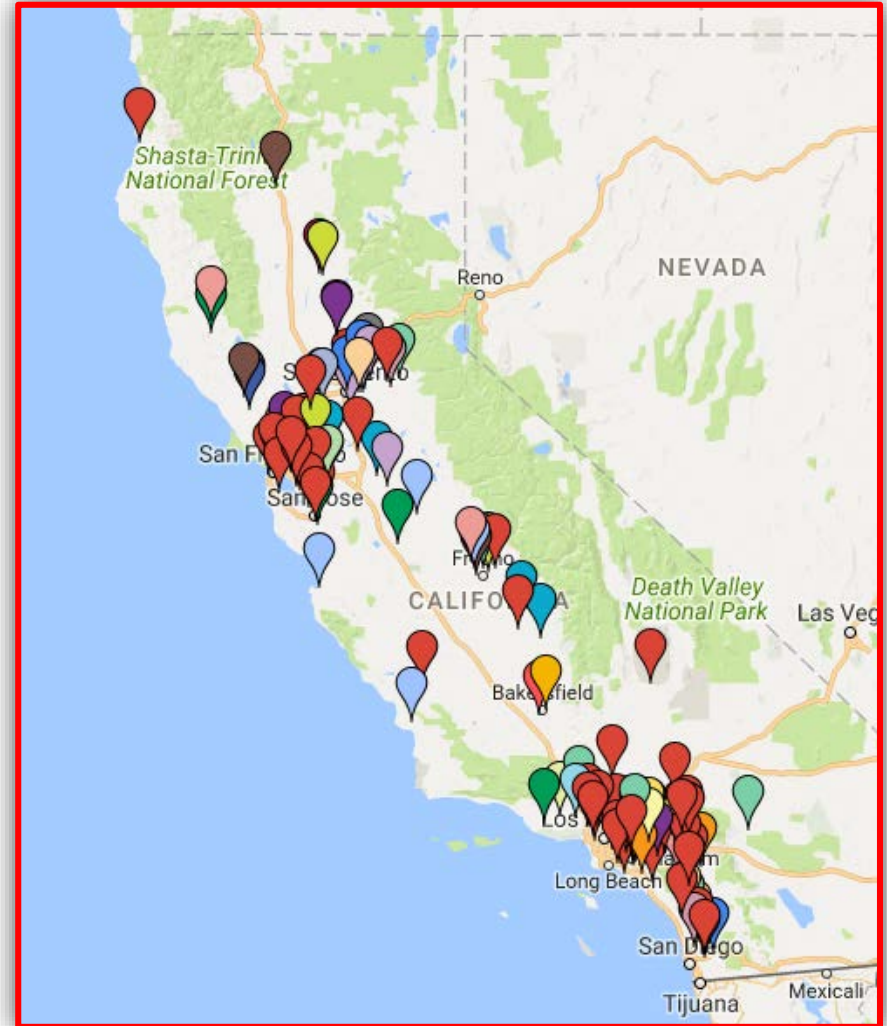
Customers will be able to find you



<http://www.thecheef.com/reel-contractor-finder>



Approved
Contractors have the
right to use this logo
on their company
marketing materials



REEL Program compliance training

Part 1: Getting Started

- ✓ Benefits to customers & requirements to participate

Part 2: The REEL Deal

- ✓ Eligible borrowers, eligible properties, Eligible Energy Efficiency Measures (EEEMs), calculating non-energy measures, and QA/QC

Part 3: The Process

- ✓ Overview of forms and the loan enrollment process

Part 4: Be Successful

- ✓ Participating Lenders & products, marketing opportunities and more resources



PART 1: GETTING STARTED

Benefits to Customers & Requirements to Participate

Recognize this customer?



Broke Bob

You want to sell him a SEER 16 unit, insulation, and air sealing, **but...**



**He calls
when his
HVAC
breaks**



**He's short
on cash**

"I want the cheapest fix you've got. Forget the insulation!"

How about this one?



Energy-Conscious Ella

She reaches out to you requesting information about making her HVAC system perform with maximum efficiency.

She's completely on board with upgrading her HVAC system, adding insulation, and air sealing her home, **but...**

"I only have \$5,000 in my savings account"



No Lien Nancy & Ned

Or... this couple?

They want to improve their home with new windows, but think they can only do the front of the house with their current budget.

They're focused on the look, comfort, and quiet they'll get with dual pane windows.



“Putting a lien on the house isn’t worth it.”

REEL benefits for your customers

- ✓ Unsecured loans (property not used as collateral)
- ✓ Finance 100% of the project costs
- ✓ Loans up to \$50,000
- ✓ 15 year terms allow for low monthly payments
- ✓ \$0 closing costs or maintenance fees
- ✓ Flexible scopes of work (30% non-energy efficiency)
- ✓ Broad range of credit scores approved: Current statewide lenders requiring 600 minimum*

*Some regional Lenders require a credit score minimum of 580

Contractor participation requirements

- ✓ Contractors State License Board (CSLB) license relevant to work performed
- ✓ No outstanding judgments or liens
- ✓ Commercial general liability insurance coverage (\$1,000,000 per occurrence)
- ✓ Maintain legally required workers' compensation insurance
- ✓ Comply with all applicable laws, maintain all required state licenses
- ✓ Good standing with all governmental authorities



Getting approved for REEL

- 1 Attend (in person, online webinar, or on-demand) REEL Training
- 2 Complete the three-page CHEEF Participating Contractor Application available at:
www.thecheef.com/contractor-resources
- 3 Submit the application to CHEEF@treasurer.ca.gov.
Please Include:
 - ✓ Proof of Insurance

Takeaways from Part 1

1. REEL is a good option for customers who **don't** want a lien on their property.
2. A broad range of borrowers can qualify for REEL and access up to \$50,000 in unsecured financing with term lengths up to 15 years!
3. Contractors in the program must have active licenses and meet insurance requirements.
4. Application to the REEL program can occur after completion of this training by submitting a short, 3-page application and proof of insurance to cheef@treasurer.ca.gov

Find the application at www.thecheef.com/contractor-resources



PART 2: THE REEL DEAL

Eligibility Requirements for your Projects

A loan enrolled in the REEL program must meet eligibility requirements for:



Borrower



Property



Eligible Energy Efficiency Measures (EEEMs)



Project



QA/QC



Borrower eligibility check

- ✓ Property Owner or Tenant with Owner's written permission
- ✓ Current statewide lenders require a credit score of 600 minimum*
- ✓ Borrowers with no credit scores are eligible with no derogatory credit reports
- ✓ Debt to Income Ratio of less than 55%

**Some regional Lenders require a credit score minimum of 580
Lenders may have additional minimum requirements.*

Lenders will check Borrower's credit and eligibility when the Borrower applies for the loan.





The Borrower is not always the Utility Customer!



Borrower

- Lender's borrower of record
- Signs the REEL Borrower Form



Utility Customer

- On the Utility Bill



Property Eligibility Requirements

- ✓ Single family residential property
- ✓ Borrowers may upgrade 1 to 4 units^T
- ✓ Must receive gas or electric service from an IOU*

^T Some lenders may limit financing to a single unit.

*The 4 IOUs (Investor Owned Utilities)





Manufactured & mobile home eligibility requirements



- ✓ Anchored to a permanent foundation:
 - Site-built & constructed of durable materials*

*Examples of durable materials: concrete, mortared masonry, or treated wood.

Eligible Energy Efficiency Measures (EEEMs)

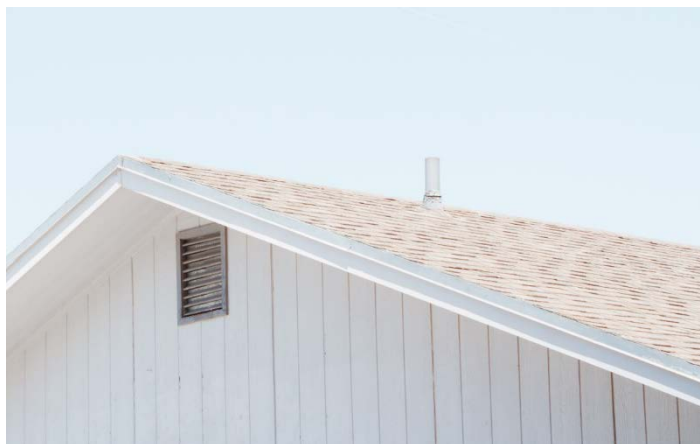
- ✓ EEEMs are derived from measures that are part of Investor-Owned-Utility rebate and incentive programs and approved by the CHEEF as eligible measures for the REEL program.
- ✓ Eligible measures must lead to savings for the fuel that the IOU is providing (gas, electric, or both).
- ✓ At least 70% of the loan must be used to fund EEEMs

Eligible measures are listed on the EEEMs portal
(<https://eeems.azurewebsites.net>)

Examples of EEEMs

- ✓ HVAC
- ✓ Water Heating
- ✓ Cool Roofs
- ✓ Insulation
- ✓ Air Sealing
- ✓ Duct Sealing
- ✓ Lighting
- ✓ Appliances
- ✓ Pool Pumps
- ✓ Windows


...and More






Access the EEEMs portal:


<http://eeems.azurewebsites.net/>



California Alternative Energy and Transportation Financing Authority (CAEATFA) website



EEEMs Portal Frequently Asked Questions



Receive Financing Pilot Program Updates

Note: A customer is not required to use an IOU rebate or incentive program to finance eligible measures through these financing pilots.

*** Select Your Electric Utility:** ⓘ

Don't show electric measures ▼

*** Select Your Gas Utility:** ⓘ

Southern California Gas Company ▼

*** Indicate Your Customer Type:** ⓘ

Residential ▼

Search by Measure Type: ⓘ

- ☐ Agriculture
- ☐ Appliances
- ☐ Audits
- ☐ Building Envelope
- ☐ Consumer Electronics
- ☐ Controls and Sensors
- ☐ Design and Maintenance

Search by Keywords: ⓘ

SEARCH

Submit

33 RESULTS FOUND VIEW 25 | 50 | 100 Download Search Results ▼

Note: It is not necessary to apply for a rebate to qualify for financing these measures. If a measure does not include an EUL value, you may look up the value in the [DEER EUL table](#), or you may [contact your IOU](#).

| EEEMs ID | IOU | MEASURE NAME | MEASURE SPECIFICATION | REBATE LINK | EFFECTIVE USEFUL LIFE |
|-----------|---------------------------------|------------------|--|--|-----------------------|
| SCG-00115 | Southern California Gas Company | Attic Insulation | Available for self install. Measure Code: 540025 - The final insulation level must be at least R-30. | CustomerRebateAvailable: https://www.socalgas.com/save-money-and-energy/rebates-and-incentives/natural-gas-appliance-rebates | 20 |

- ✓ Search by IOU and by measure type
- ✓ Option to download the lists into a spreadsheet, save and/or print

Using the EEEMs list to qualify projects

Installed measures must meet the measure specs found on the list pertaining to the borrower's utility provider

| EEEMs ID | IOU | MEASURE NAME | MEASURE SPECIFICATION | REBATE LINK | EFFECTIVE USEFUL LIFE |
|------------|--------------------------|-----------------|---|---|---|
| SDGE-02195 | San Diego Gas & Electric | Air Conditioner | Air Conditioning Unit 16 SEER | http://www.sdge.com/energy-upgrade-california-home-upgrade | 20 |
| SDGE-02191 | San Diego Gas & Electric | Duct Sealing | Duct replacement - Seal to 5% or less for replacement ducts | http://www.sdge.com/energy-upgrade-california-home-upgrade | 18 |
| SDGE-02185 | San Diego Gas & Electric | Radiant Barrier | Follow manufacturer installation requirements. | http://www.sdge.com/energy-upgrade-california-home-upgrade | Please refer to the DEER EUL table above. |
| SDGE-02186 | San Diego Gas & Electric | Windows | Title 24 compliant windows and/or glass doors. U-Factor less than or equal to 0.32. SHGC less than or equal to 0.25. Garages and other non-living areas do not qualify unless they are a part of the home's conditioned (i.e., heated and/or cooled) space. | http://www.sdge.com/energy-upgrade-california-home-upgrade | |
| SDGE-02188 | San Diego Gas & Electric | Window Film | SHGC meets or exceeds Energy Star requirements. Per manufacturer's installation guidelines. | http://www.sdge.com/energy-upgrade-california-home-upgrade | |





Project eligibility requirements

- ✓ Work completed by a Participating Contractor enrolled in the REEL program as of the date the work was started (or by a self-installer if measures are eligible for self-install)
- ✓ Maximum loan amount eligible for the credit enhancement: \$50,000 per unit (\$35,000 if borrower has no credit score)
- ✓ 70% of loan proceeds fund EEEMs and other necessary alterations.

At least 70% of loan proceeds must fund EEEMs and other necessary alterations

- ✓ Example: HVAC + permit costs + wall repair around the HVAC

Up to **30% of loan proceeds** may be used for other home improvements

- ✓ Cabinets, fixtures, flooring, etc.
- ✓ Electric measure upgrades when electricity is provided by a non-IOU (ex. MUNI, public utility, co-op)





Illustrating the 70/30 split

70%

Eligible Measures

- ✓ Located on the EEEMs list for the IOU servicing the property
- ✓ Total cost may include soft costs (design, permits, etc.) and necessary construction or legal requirements to install the measures (installation, patching, painting, etc.)

IOU EEEMs
and other
necessary
alterations

30%

Other Home Improvements

- ✓ Cabinets, fixtures, water efficiency measures, etc.

Non energy
or MUNI
electric
measures

Energy measures for a non-IOU fuel source

- ✓ Electric upgrades when electricity is provided by a municipal or public owned utility company or electric cooperative



Sample Loan:

EEEMs, Necessary Alterations, Other Home Improvements

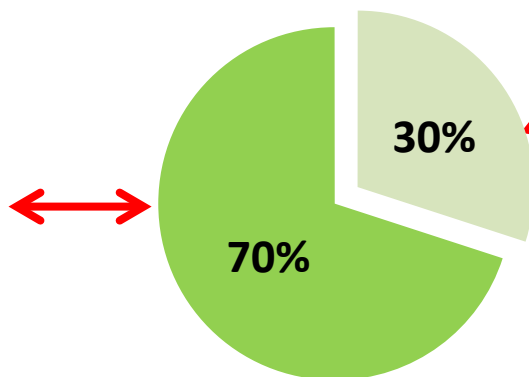
| Item | Cost |
|-----------------------------------|-----------------|
| Gas Furnace and wall repair | \$8,000 |
| Attic Insulation | \$3,000 |
| Duct Sealing | \$3,000 |
| Cabinets | \$2,500 |
| Electric HVAC (Municipal Utility) | \$3,500 |
| Total Project Cost | \$20,000 |

} 70% (\$14,000)

} 30% (\$6,000)



\$20,000 Project





Combine financing with Utility rebates & incentives

- ✓ Financing + Rebates = access to greater savings
- ✓ Measure may be eligible for financing but not rebates
- ✓ Borrower's choice whether or not to pursue a rebate
- ✓ Rebates may allow for larger project scopes





REEL Safety Test Requirements

Projects with:

- 3 or more EEEMs
- + Combustion Appliance on the Property
- + Project includes either:
 - Whole building air sealing
 - Duct sealing/duct replacement
 - Attic insulation and air sealing



= **CAS/CAZ/NGAT**
or substantially similar test needed



A CAS/CAZ/NGAT Test must be performed by a contractor who is:

- Approved to participate in Home Upgrade or Advanced Home Upgrade Program
- or
- BPI Certified
- or
- NGAT Certified

Quality Assurance & Quality Control

All REEL Projects must meet QA/QC requirements:

- ✓ Improvements must be installed by a Participating Contractor or self-installer
- ✓ Contractor/Borrower must obtain all required permits and approvals
- ✓ Contractor must adhere to all Title 24 code requirements



CHEEF Inspection Process for REEL

CHEEF will inspect projects that are **NOT** receiving an IOU or REN rebate or incentive

✓ Desk Audits

- Retain all paperwork as your project may be audited

✓ Field Verifications

- May be conducted within one (1) year of enrolling the Eligible Loan
- Borrower will be notified at least ten (10) business days prior to inspection
- May be completed on a random sample of projects that have not received an IOU or REN rebate and/or incentive

The more projects you do with successful inspections, the fewer inspections the CHEEF will do!

Follow the Rules!

Contractors may be removed from the REEL Program for:

- ✓ False or misleading claims about any part of the REEL Program or its performance
- ✓ Fraudulent or deceitful conduct in the sale or installation of measures
- ✓ Violation of the REEL Program regulations
- ✓ Misrepresentation or non-compliance with program requirements



For additional information:

<http://treasurer.ca.gov/caeatfa/cheef/reel/regulations/index.asp>

Takeaways from Part 2

Five areas of eligibility for REEL projects^T:

- ✓ **Borrower:** Minimum credit score of 600*
- ✓ **Property:** Residential property serviced by an IOU; borrowers may upgrade up to 4 units.
- ✓ **EEEMs:** Measures may be found on a searchable website portal and project measures must match the IOU servicing the property.
- ✓ **Project:** At least 70% of the scope of work costs must be EEEMs and other necessary alterations.
- ✓ **QA/QC:** Secure proper permits, ensure all Title 24 requirements and perform Safety Tests when required by the program.

^T Each lender may have additional requirements

*Some regional lenders offer financing with minimum credit score of 580.



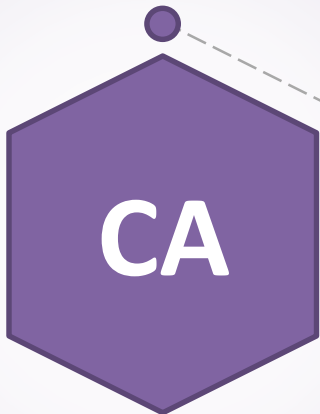
PART 3: THE PROCESS

Required Forms

The REEL Process – at a glance

Credit Approval

1



Borrower seeks financing from lender.

Project Approval

2



Lender approves project. Contractor begins work.

Project Completion

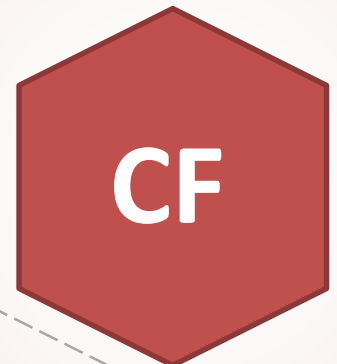
3



Contractor completes project; submits final paperwork.

Closing & Funding

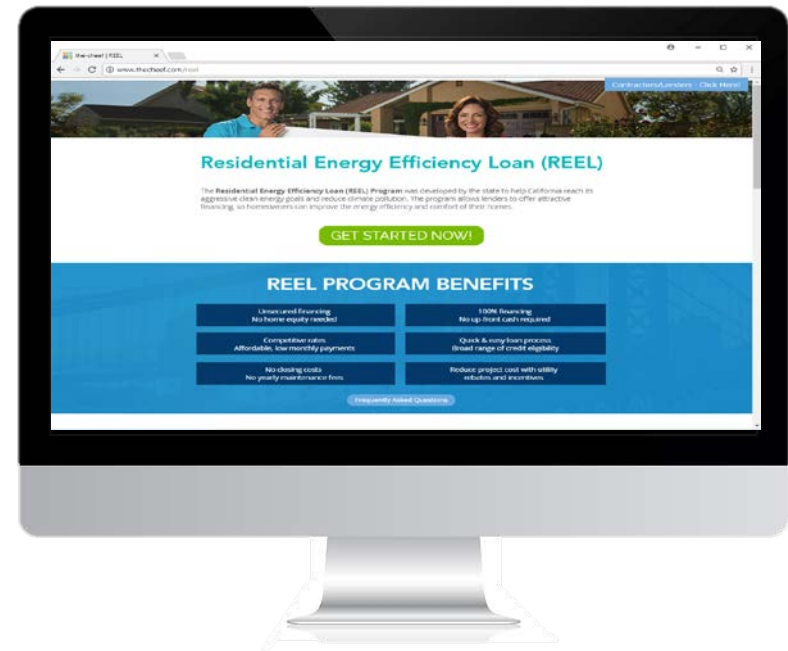
4



Borrower closes loan; contractor is funded for project.

Discussing REEL with your customer

1. Meet with your customer and agree on the scope of work
2. Introduce the REEL Program as a financing option
 - ✓ Use the Homeowner's webpage to help explain the program, answer questions and introduce lenders:
www.thecheef.com/reel
3. Provide the customer with a Bill Impact Estimate (BIE)
 - ✓ Back of BIE lists REEL lenders and product details
4. Communicate REEL Lender options and show customer how to apply
 - ✓ You can recommend a REEL lender OR
 - ✓ Your customer can choose



REEL Bill Impact Estimate

It is a program requirement to present a Bill Impact Estimate to your customer before beginning the project.

You have two options:

1. You can create an estimate using energy modeling software **OR**
2. Use the CHEEF's **Bill Impact Estimate (BIE)**

✓ Download the BIE from Contractor Resources page on The CHEEF Website: <http://www.thecheef.com/contractor-resources>



Bill Impact Estimate – Residential Customers

The following list identifies common energy efficiency upgrades as well as their estimated annual energy and bill savings. These estimates are for informational purposes only, actual savings may vary. The data provided below is a statewide average, and does not reflect your specific climate zone or specific utility provider.

While energy efficiency improvements made to your home are designed to reduce your energy costs, they may not always result in lower monthly energy costs over time based on additional factors (e.g. rates, behavior) that contribute to monthly energy costs. Actual savings may vary, and any and all such savings projections provided are informational only.

| Gas Equipment | Specification | Units of Measurement | Quantity | Therm Savings | Bill Savings Estimate (Low rate: \$1.00) | Bill Savings Estimate (High rate: \$1.50) |
|-----------------------|------------------------|----------------------|----------|---------------|--|---|
| Attic Insulation | >=R-19 | Square Foot | 10000 | 0.00834 | \$83.40 | \$125.10 |
| | >=R-30 | Square Foot | 1000 | 0.0105 | \$10.50 | \$15.75 |
| Clothes Washer | MEF>=2.4, WF<=4.0 | Unit | 1 | 16.093 | \$16.09 | \$24.14 |
| | MEF>=3.2, WF<=3.0 | Unit | 1 | 14.29 | \$14.29 | \$21.44 |
| Gas Furnace | 92% AFUE | Unit | 1 | 24.9 | \$24.90 | \$37.35 |
| | 95% AFUE | Unit | 1 | 31.1 | \$31.10 | \$46.65 |
| Storage Water Heater | EF>=0.67 | Unit | 1 | 23.93 | \$23.93 | \$35.90 |
| Tankless Water Heater | EF=0.82-0.89 | Unit | 1 | 61.42 | \$61.42 | \$92.13 |
| | EF>=0.90 | Unit | 1 | 81.5 | \$81.50 | \$122.25 |
| Wall Insulation | R-0 to R-13 Insulation | Square Foot | 10000 | 0.107 | \$1,070.00 | \$1,605.00 |



Residential Energy Efficiency Loan (REEL) Lenders

Apply for a loan and start your REEL project today! More at: thecheef.com/reel

| | California Coast | Desert Valleys | Matadors | Valley Oak |
|--|---|--|--|---|
| Lending Area | Anywhere in California | Indian Wells Valley and Southern Valley | Anywhere in California | Tulare County and Madera County |
| APR* (as of August 1, 2017) | 6.30% to 8.80% | 4.50% to 8.50% | 5.99% to 7.99% | 7.40% to 9.95% |
| Loan Size | \$2,500 - \$50,000 | \$2,500 - \$50,000 | \$2,500 - \$50,000 | \$1,500 - \$50,000 |
| Credit Union Membership Fee (one-time) | Waived | \$5 | Waived | \$5 |
| Property Type | Single Family 1 to 4 residential units | Single Family 1 to 4 residential units | Single Family 1 to 4 residential units | Single Family 1 to 4 residential units |
| Minimum FICO | 600 | 580 | 640 | 580 |
| 100% Financing (No Cash Needed) | ✓ | ✓ | ✓ | ✓ |
| No Closing Costs, No Annual Fees | ✓ | ✓ | ✓ | ✓ |
| Collateral | None | None | None | None |
| Term: Up to 15 years | ✓ | ✓ | ✓ | ✓ |
| Pre-Approval | Instant pre-approval for loans up to \$25,000 | Within 24 hrs** | Within 24 hrs** | Within 24 hrs** |
| Contact info | (855) 495-1617 CCCF Energy Group: Ray, Bill & Kathy energy@cccf.org | (866) 743-6497 Eric Bruen REEL@desertvalleys.org | (818) 993-6128 x248 Joseph Cortez jcortez@matadors.org | (559) 688-5996 x2315 Kiersty Vaughan kvaughan@valleyoak.org |
| Apply online | calcoast.org | desertvalleys.org | matadors.org | valleyoak.org |

Lender profiles are available for download and/or print at: thecheef.com/lender-chart
*APR = Annual Percentage Rate. Rates are subject to change at any time. Check with lender for the most up-to-date rate information. ** During normal business hours. † Desert Valleys also can lend to parts of Kern, Inyo and San Bernardino counties. Please see Desert Valley's website for membership details. †† Valley Oak also can lend to select employee groups in Kings and Fresno counties. Please see Valley Oak's website for membership details.



CA

Step 1: Credit Approval



- ✓ Your customer will apply for a loan directly with one of the REEL Lenders.
 - ✓ Your customer will submit a **current utility bill**.
 - ✓ Lenders usually provide credit approval within 24 hours.
-
- ✓ Once the customer or Lender tells you they have been approved for financing, we can transition to step 2: **Project Approval**.

Step 2: Project Approval

| 1. Contractor and Project Information | | | |
|--|-----------------------|---|---|
| Contractor Company | | Bachman Builders | |
| CSLB License Number | | 02469 | |
| This worksheet represents | | <input checked="" type="radio"/> Invoice for work completed <input type="radio"/> Estimate for work planned | |
| <small>If you are a Self-Installer, write "Self-Installer" under Contractor Company and leave CSLB license field blank.</small> | | | |
| 2. Eligible Energy Efficiency Measures (EEEMs) and directly related labor, materials and equipment necessary to install EEEMs | | | |
| <small>EEEMs must correspond to the utility providing the fuel source. For example, if PG&E is providing gas, only PG&E EEEMs IDs can be used for gas measures.</small> | | | |
| A. EEEMs ID | B. EEEMs Measure Name | C. Quantity Installed | D. Total Cost for this EEEM and necessary installation. (ie. 2 water heaters, permitting and installation = \$7,500) |
| SCG-00115 | Attic Insulation | 1 | \$3,500 |
| SCG-00117 | Wall Insulation | 1 | \$5,000 |
| SCG-00230 | Central Gas Furnace | 1 | \$3,000 |
| SCE-00289 | Air Conditioner | 1 | \$5,000 |
| SCE-40628 | Clothes Washer | 1 | \$2,500 |
| E. Other alterations, not listed above, necessary to complete the project. <i>Please provide a brief description. If all costs have been included in above EEEMs, leave this section blank.</i> | | | F. Cost of Other Alterations Necessary to Complete Project |
| Paint and repair work on walls to repair incidental damage from installing insulation. | | | \$3,000 |
| G. Total Cost of EEEMs and other alterations necessary to complete the project. (Cost of everything in Boxes D and F) | | | |
| | | | \$ 22,000.00 |
| 3. Distributed Generation | | | |
| K. Does your home improvement project include Distributed Generation (DG)? <i>DG includes solar, electrochemical storage, combined heat and power, solar hot water</i> | | | |
| <input type="radio"/> Yes <input checked="" type="radio"/> No | | L. Description | |
| | | M. DG Cost | |
| 4. Other Home Improvement Projects | | | |
| related to EEEMs labor, installation or other necessary alterations in Part 2, nor as DG in Part 3, above. <i>(ie. Painting, cabinetry, etc.)</i> | | | Q. Cost of Other Home Improvement Projects |
| New countertops and cabinets in kitchen | | | \$ 8,000.00 |
| 5. Total Project Cost | | | |
| S. Total Project Cost <i>Total of Boxes G, M & Q</i> | | | \$ 30,000.00 |

- ✓ Once your customer has received **credit approval**, you will prepare and submit an estimate itemized invoice.
- ✓ Available for download from thecheef.com under Contractor Resources:

<http://www.thecheef.com/contractor-resources/>

- ✓ Please be sure to fill out the form in it's entirety – including the EEEMs IDs, measure names, indication as new or replacement, quantity and costs.

Please do not begin the project until after completing this – the lender will inform you of your **project's approval**.

Preparing the Estimate Itemized Invoice

- ✓ Submit the **Itemized Invoice** to the lender to verify the project's eligibility (*Takes about 5 minutes to complete*)
- ✓ Allows for easy calculation of the 70% EEMs requirement/30% flexible scope of work calculation.
- ✓ Video tutorial on how to fill out the invoice and sample completed invoices at www.theCHEEF.com/contractor-resources

| 1. Contractor and Project Information | | | |
|--|-----------------------|--|---|
| Contractor | | If you are a Self-Installer, write "Self-Installer" under Contractor | |
| CSLB License | | Company and leave CSLB license field blank | |
| This worksheet represents | | <input checked="" type="radio"/> Invoice for work completed <input type="radio"/> Estimate for work | |
| 2. Eligible Energy Efficiency Measures (EEMs) and directly related labor, materials and equipment necessary to install | | | |
| EEMs | | | |
| EEMs must correspond to the utility providing the fuel source. For example, if PG&E is providing gas, only PG&E EEMs IDs can be used for gas | | Please fill out the table by putting info for your first EEM on the first row. | |
| A. EEMs ID | B1. EEMs Measure Name | B2. Replacement Information <i>Please indicate if the measure you installed was replacing an existing piece of equipment, or was a new addition to the home. If the measure is a replacement, please indicate if resulted</i> | C. Quantity Installed |
| 1 | | B2.1 <input checked="" type="radio"/> Replacement <input type="radio"/> New <input type="checkbox"/> Fuel Switch | |
| 2 | | B2.2 <input checked="" type="radio"/> Replacement <input type="radio"/> New <input type="checkbox"/> Fuel Switch | |
| 3 | | B2.3 <input checked="" type="radio"/> Replacement <input type="radio"/> New <input type="checkbox"/> Fuel Switch | |
| 4 | | B2.4 <input checked="" type="radio"/> Replacement <input type="radio"/> New <input type="checkbox"/> Fuel Switch | |
| 5 | | B2.5 <input checked="" type="radio"/> Replacement <input type="radio"/> New <input type="checkbox"/> Fuel Switch | |
| 6 | | B2.6 <input checked="" type="radio"/> Replacement <input type="radio"/> New <input type="checkbox"/> Fuel Switch | |
| E. Other alterations, not listed above, necessary to complete the project <i>Please provide a brief description. If all costs have been included in above EEMs, leave this section blank.</i> | | | F. Cost of Other Alterations Necessary to Complete |
| G. Total Cost of EEMs and other alterations necessary to complete the project. (Cost of everything in Boxes D and F) | | | \$ - |
| 3. Distributed Generation | | | |
| K. Does your home improvement project include Distributed Generation (DG)? <i>DG includes solar, electricity storage, combined heat and power, solar hot water</i> | | | |
| <input type="radio"/> Yes <input checked="" type="radio"/> No | | L. Description | M. DG Cost |
| 4. Other Home Improvement Projects | | | |
| P. Description of any additional home improvement measures that are not listed as EEMs or related to EEMs labor, installation or other necessary alterations in Part 2, nor as DG in Part 3, above. <i>i.e. Painting, cabinetry, etc</i> | | | Q. Cost of Other Home Improvement Projects |
| R. Did this project add square footage to | | | <input type="radio"/> Yes <input checked="" type="radio"/> No |
| 5. Total Project Cost | | | S. Total Project Cost Total of Boxes G, M & Q \$ - |

The EEEMs Portal & Itemized Invoice

Preparing the Itemized Invoice requires you to use the EEEMs Portal to look up eligible measures by your customer's Utility provider.

<http://www.eeems.azurewebsites.net>

| EEEMs | IOU | MEASURE NAME | MEASURE SPECIFICATION | EFFECTIVE |
|-----------|---------------------------------|----------------|---|-----------|
| SCG-00307 | Southern California Gas Company | Clothes Dryer | ENERGY STAR certified natural gas dryer with a combined energy factor (CEF) of 3.48 or greater. Available for self install. | |
| SCG-00415 | Southern California Gas Company | Clothes Washer | Energy Star-Certified Clothes Washer. Must use GAS Water Heater for water source. Available for self install. | |
| SCG-00416 | Southern California Gas Company | Air Sealing | Whole building air sealing equal or greater than 15 percent leakage reduction. | |
| SCG-00417 | Southern California Gas Company | Air Sealing | Whole building air sealing equal or greater than 30 percent leakage reduction. | |

2. Eligible Energy Efficiency Measures (EEEMs) and how to install EEEMs

EEEMs must correspond to the utility providing the fuel source. For example, if PG&E is providing gas, PG&E EEEMs IDs can be used for

Please fill out the table by putting info for your first EEEM on the first row.

| A. EEEMs ID | B1. EEEMs Measure Name |
|----------------|---------------------------|
| SCG-00307 | Clothes Dryer |
| SCG-00418 | Attic Insulation |
| | |
| | |
| | |

The EEEMs ID must be entered exactly as it appears in the portal, including the dash.

1. Contractor and Project Information

Contractor: _____
 CSLB License: _____
 If you are a Self-Installer, write "Self-Installer" under Contractor Company and leave CSLB License field blank.

2. Eligible Energy Efficiency Measures (EEEMs) and how to install EEEMs

Please fill out the table by putting info for your first EEEM on the first row.

| A. EEEMs ID | B1. EEEMs Measure Name | B2. EEEMs Measure Description | B3. EEEMs Measure Category | B4. EEEMs Measure Subcategory | B5. EEEMs Measure Subcategory | C. Quantity Installed | D. Unit Cost | E. Total Cost for this EEEM and necessary alterations |
|-------------|------------------------|-------------------------------|----------------------------|-------------------------------|-------------------------------|-----------------------|--------------|---|
| SCG-00307 | Clothes Dryer | | | | | 1 | \$ 750.00 | |
| SCG-00418 | Attic Insulation | | | | | 1 | \$ 1,328.00 | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

F. Cost of Other Alterations Necessary to Complete

G. Total Cost of EEEMs and alterations necessary to complete the project (Cost of everything in Boxes D and E)

H. Distributed Generation

I. Does the project include Distributed Generation (DG)?

J. Description of any additional home improvement measures that are not listed as EEEMs or related to EEEMs

K. Cost of Other Home Improvement Projects

L. Description

M. DG Cost

N. Did this project add square footage to the home?

O. Yes ☐ **No** ☒

P. Total Project Cost

Q. Total Project Cost

R. Total Project Cost



After you have **completed the project**, you will prepare:

1. A **FINAL** Itemized Invoice.
 - *Same as the estimate invoice, but indicate work completed and final costs.*
2. A Certificate of Completion

Please be sure to perform all necessary Safety tests upon completion of the project.

➤ **RECALL:** If your project property has one or more combustion appliances, a Safety test may be required per REEL Program Regulations.

Preparing the Certificate of Completion

- ✓ Fill out Sections 1-4.
- ✓ Confirm all required information on the form has been supplied.
- ✓ Pay careful attention to the Safety Test requirements.
- ✓ Available for download in the Contractor Resources section of the CHEEF website:
<http://www.thecheef.com/contractor-resources>

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority
<http://www.treasurer.ca.gov/caeatfa/cheef>

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 589-2855
CHEEF@treasurer.ca.gov

TO BE COMPLETED BY PFI or PFL

PFI/PFL Program Participation ID#: _____

PFI/PFL Internal Loan ID#: _____

CHEEF Loan ID#: (for projects that have received Pre-Approval): _____

CERTIFICATE OF COMPLETION

Section 1. Contractor Information

(a) Participating Contractor Business Name: _____
(Please list your name as it was submitted on the Qualified Contractor Application to participate in the Program)

(b) CSLB License #: _____

Section 2. Project and Safety Test Information

(c) Project Start Date: _____

(d) Permit Number(s): _____ ☐ Not Applicable

(e) Project Address: _____

(f) City: _____ (g) Zip Code: _____

(h) Did the improvements installed include three or more EEMs including at least one of measures described in (1) through (3) below?

(1) Whole building air sealing
(2) Duct sealing and/or duct replacement
(3) Attic insulation and air sealing

☐ Yes ☐ No

If you answered, "No," skip to Section 3, "Utility and Rebate/Incentive Information."
If you answered "Yes," a Combustion Appliance Safety (CAS) Test, Combustion Appliance Zone (CAZ) Test, or Natural Gas Appliance Test (NGAT) is required.

(i) Indicate Safety Test performed: ☐ CAS/CAZ ☐ NGAT

(j) Contractor Company performing Safety Test: _____

(k) Safety Test Contractor CSLB #: _____, if applicable.

(l) Indicate certification type: ☐ CAS/CAZ ☐ NGAT ☐ BPI

(m) If the Safety Test contractor has an NGAT or BPI certification, please provide the certification number: _____

(n) If the Safety Test contractor is approved to participate in an IOU, REN, or CCA whole house retrofit program in the IOU territory applicable to the project address, please indicate below:

☐ PG&E ☐ SCE ☐ SDG&E ☐ SoCalGas ☐ BayREN ☐ SoCalREN ☐ CCA

State of California
Contractor Certificate of Completion
CAEATFA-CHEEF-1220-E1C Rev. 09.02.17

PAGE 1

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority
<http://www.treasurer.ca.gov/caeatfa/cheef>

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 589-2855
CHEEF@treasurer.ca.gov

TO BE COMPLETED BY PFI or PFL

PFI/PFL Program Participation ID#: _____

PFI/PFL Internal Loan ID#: _____

CHEEF Loan ID#: (for projects that have received Pre-Approval): _____

CERTIFICATE OF COMPLETION

Section 1. Contractor Information

(a) Participating Contractor Business Name: _____
(Please list your name as it was submitted on the Qualified Contractor Application to participate in the Program)

(b) CSLB License #: _____

Section 2. Project and Safety Test Information

(c) Project Start Date: _____

(d) Permit Number(s): _____ ☐ Not Applicable

(e) Project Address: _____

(f) City: _____ (g) Zip Code: _____

(h) Did the improvements installed include three or more EEMs including at least one of measures described in (1) through (3) below?

(1) Whole building air sealing
(2) Duct sealing and/or duct replacement
(3) Attic insulation and air sealing

☐ Yes ☐ No

If you answered, "No," skip to Section 3, "Utility and Rebate/Incentive Information."
If you answered "Yes," a Combustion Appliance Safety (CAS) Test, Combustion Appliance Zone (CAZ) Test, or Natural Gas Appliance Test (NGAT) is required.

(i) Indicate Safety Test performed: ☐ CAS/CAZ ☐ NGAT

(j) Contractor Company performing Safety Test: _____

(k) Safety Test Contractor CSLB #: _____, if applicable.

(l) Indicate certification type: ☐ CAS/CAZ ☐ NGAT ☐ BPI

(m) If the Safety Test contractor has an NGAT or BPI certification, please provide the certification number: _____

(n) If the Safety Test contractor is approved to participate in an IOU, REN, or CCA whole house retrofit program in the IOU territory applicable to the project address, please indicate below:

☐ PG&E ☐ SCE ☐ SDG&E ☐ SoCalGas ☐ BayREN ☐ SoCalREN ☐ CCA

State of California
Contractor Certificate of Completion
CAEATFA-CHEEF-1220-E1C Rev. 09.02.17

PAGE 2

PAGE 1, ENLARGED



- ✓ Once you have completed the project, the borrower will sign The REEL Borrower Form.
- ✓ Submit all required paperwork to the Lender
 - ✓ Certificate of Completion
 - ✓ Final Itemized Invoice
 - ✓ REEL Borrower Form

After all documents have been received, the Lender will disburse payment. All REEL Lenders fund within 24 hours of closing.

The REEL Borrower Form

- ✓ The borrower will sign The REEL Borrower Form.
- ✓ Two-Page Document, both requiring a signature:
 - Privacy Rights Disclosure
 - Project Certifications

RESIDENTIAL ENERGY EFFICIENCY LOAN ASSISTANCE PROGRAM
California Alternative Energy and Advanced Transportation Financing Authority

915 Capitol Mall
Sacramento, CA 95814
Telephone (916) 651-8157
Fax (916) 589-2855
CHEEF@treasurer.ca.gov

Borrower Form (Part 1 of 2)
Privacy Rights Disclosure

The Borrower will be required to provide a contact number and affirm that he or she has read and acknowledges the following privacy rights disclosure in a form to be specified by the Authority:

State and federal laws protect the Borrower's right to privacy regarding information pertaining to you. As a result of your participation in an energy efficiency program, as approved by the California Public Utilities Commission (CPUC) and administered by the California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA), CAEATFA may come into possession of some or all of the following information:

- (1) Information disclosing the fact that you are a customer of the lender.
- (2) The loan or account number associated with the loan.
- (3) Name, address, social security number, and contact information.
- (4) Financial status and underwriting criteria, including but not limited to credit scores.
- (5) The amount of and terms for repayment of the loan.
- (6) Information regarding your loan payment history.
- (7) The equipment or improvements funded with the proceeds of the loan.
- (8) Service agreement number on your utility bill, monthly energy use and utility account payment history.
- (9) Energy savings data from your project.

The information may be provided by your lender to CAEATFA or a contractor acting on its behalf. The information may be combined with energy usage information provided by your utility.

The information provided to CAEATFA may be released to the Investor Owned Utilities (IOUs), other state agencies and the federal government pursuant to contracts, interagency agreements or if required by law. The information provided to CAEATFA will be released in an anonymized form aggregated with information from other loan recipients throughout the state to make both loan and energy efficiency project performance available to the public. The information released to the public will be anonymized and aggregated to reduce (but may not eliminate) the risk of anyone viewing the data making an association between specific information and the provider of that information. Information that cannot be anonymized and aggregated will not be released to the public.

In addition to the anonymized and aggregated release of information contemplated above, the REEL program may release individual borrower names and phone numbers that will enable the IOUs or CPUC or individuals acting on their behalf to contact borrowers. The purpose of the release and contact will be limited to inviting borrowers to participate in surveys or to arrange visits to borrowers' homes to evaluate various aspects of the program.

The officials responsible for maintaining the information provided regarding your loan are program personnel at the agency or its contractors. You have the right of access to records established from the information provided to the agency as it pertains to you.

I, the undersigned, have read and acknowledge the privacy rights disclosure provided above.

Borrower's Name: Pat Ramirez Phone Number: 916-651-8157

Signature: _____ Date: _____

<http://www.thecheef.com/contractor-resources>

The REEL Process – in detail

Credit Approval:

Borrower seeks financing from lender.

1



- ☐ Lender Financing Application
 - ☐ Proof of Income
 - ☐ Add'l Docs*
- ☐ Bill Impact Estimate
- ☐ Utility Bill

Project Approval:

Contractor submits documents to borrower for approval of REEL financing.

2



Lender approves project

Contractor can begin working on project.

- ☐ Estimate Itemized Invoice

Project Completion:

Contractor completes project

3

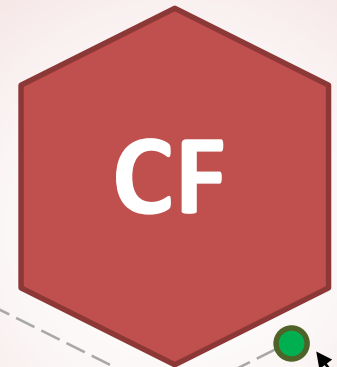


- ☐ Final Itemized Invoice
- ☐ Certificate of Completion

Closing & Funding:

Borrower closes loan with Lender.

4



Lender funds loan

Contractor receives payment for project from borrower/lender

- ☐ REEL Borrower Form

**Each lender may have additional required documents. The list below is not all inclusive; please contact the lender for a complete list.*

1. **Borrower Consent Form** – California Coast, Desert Valleys, and Valley Oak. 2. **Copy of Borrower's CA Driver's License** – Desert Valleys and Matadors 3. **Proof of Property Ownership** – Desert Valleys

Project Document Checklist


To help with all the steps and required documentation, we have prepared a Project Document Checklist.

This Checklist is available for download in the Contractor Resources section of the CHEEF website:


<http://www.thecheef.com/contractor-resources>

PROCESS & DOCUMENTS CHECKLIST

NOTE: If the Borrower is not already a member of the credit union, they will be required to open an account prior to closing the loan.




1


Credit Approval


| DOCUMENT NAME | Prepared By | Delivered To | Other Info |
|--|-------------|--------------|--|
| <input type="checkbox"/> Lender's Credit Application | Borrower | Lender | California Coast CU Application Desert Valleys Federal CU Application Matadors Community CU Application Valley Oak CU Application |
| <input type="checkbox"/> Proof of Income* | Borrower | Lender | CalCoast - Last 2 paystubs OR 2 years federal tax returns if self-employed. Desert Valleys - Paystubs for last 30 days OR prior year federal tax return if self-employed. Matadors - W2 OR federal tax return if self-employed. Valley Oak - Paystubs for the last 30 days OR prior year federal tax return if self-employed. |
| <input type="checkbox"/> Additional Documents | Borrower | Lender | Copy of Borrower's CA Driver's License – Desert Valleys and Matadors Proof of Property Ownership – Desert Valleys Borrower Consent to Share Credit Info Form – Desert Valleys, Matadors, and Valley Oak |
| <input type="checkbox"/> Copy of Utility Bill (gas and electric) | Borrower | Lender | Most recent utility bill(s) from IOU(s) providing service: PG&E, SoCal Gas, SoCal Edison, and/or SDG&E |

* Lenders have alternative requirements for retirees. Contact lender for more information.

2


Project Approval


| DOCUMENT NAME | Prepared By | Delivered To | Other Info |
|--|-------------|--------------|---|
| <input type="checkbox"/> REEL Itemized Invoice (Estimate) (Click here to download) | Contractor | Lender | Contractor provides to customer and lender prior to performing work on the property |
| <input type="checkbox"/> Bill Impact Estimate (Click here to download) | Contractor | Borrower | Contractor provides to customer prior to performing work on the property |



LENDER APPROVES PROJECT


BEGIN PROJECT ←

3



Project Completion

| DOCUMENT NAME | Prepared By | Delivered To | Other Info |
|--|-------------|--------------|---|
| <input type="checkbox"/> REEL Itemized Invoice (Final) (Click here to download) | Contractor | Lender | Contractor provides to customer and lender. |
| <input type="checkbox"/> REEL Certificate of Completion (Click here to download) | Contractor | Lender | Conduct safety test (if applicable); Contractor provides document to customer and lender. |

4


Closing & Funding

| DOCUMENT NAME | Prepared By | Delivered To | Other Info |
|--|-------------|--------------|--|
| <input type="checkbox"/> REEL Borrower Form (Click here to download) | Borrower | Lender | Form containing project certifications and privacy rights disclosures. |



LENDER FUNDS LOAN

Takeaways from Part 3



Work on project can begin AFTER customer has received credit and project approval from lender.

Ensure these program forms are completed properly, signed and dated by you and the borrower, and passed on to the lender:

- ✓ Utility Bill
- ✓ Itemized Invoice
- ✓ Certification of Completion
- ✓ REEL Borrower Form

All program forms, samples and instructional videos can be found at www.thecheef.com/contractor-resources



PART 4: BE SUCCESSFUL

Enroll, meet the lenders, and access marketing resources

What does “Approved Contractor” really mean?



- ✓ Get recognized as a REEL approved contractor on the CHEEF website
- ✓ Access to networking opportunities and other business development activities
- ✓ Access to a variety of support channels available to help you obtain greater scopes of work with deeper energy savings
- ✓ Be seen as an expert and credible resource

Next steps to getting approved

1

Complete the three-page CHEEF Participating Contractor Application available at:

<http://www.thecheef.com/contractor-resources>

2

Submit the application to CHEEF@treasurer.ca.gov.
Please Include:

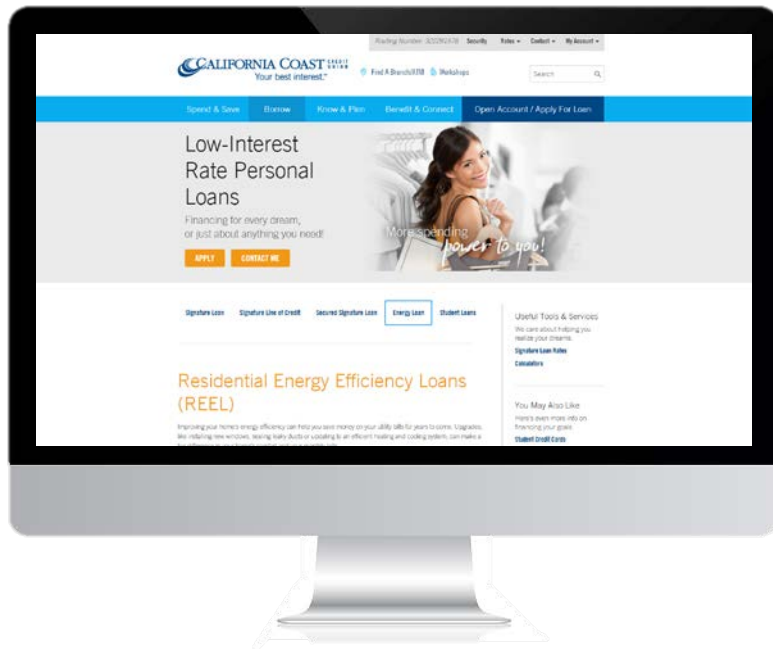
- ✓ Proof of Insurance

The REEL Program Participating Lenders

- ✓ Use the CHEEF website to access the lender profiles
- ✓ Lender profiles are available for downloading and/or printing
- ✓ Lender profiles are updated regularly

<http://www.thecheef.com/reel-lenders>

California Coast Credit Union



<https://www.calcoastcu.org/borrow-personal-loans.htm#REEL>

HIGHLIGHTS

- ✓ Statewide lender
- ✓ Interest rates – Starting at 6.38%
- ✓ Minimum credit score – 600
- ✓ **MEMBERSHIP FEES WAIVED**
- ✓ **INSTANT** approval for loans up to \$25,000
- ✓ 24 hour funding for contractors after receipt of project docs and borrower signs closing docs

Contact: CCCU Energy Group
energy@calcoastcu.org
858-495-1637

Matadors Community Credit Union



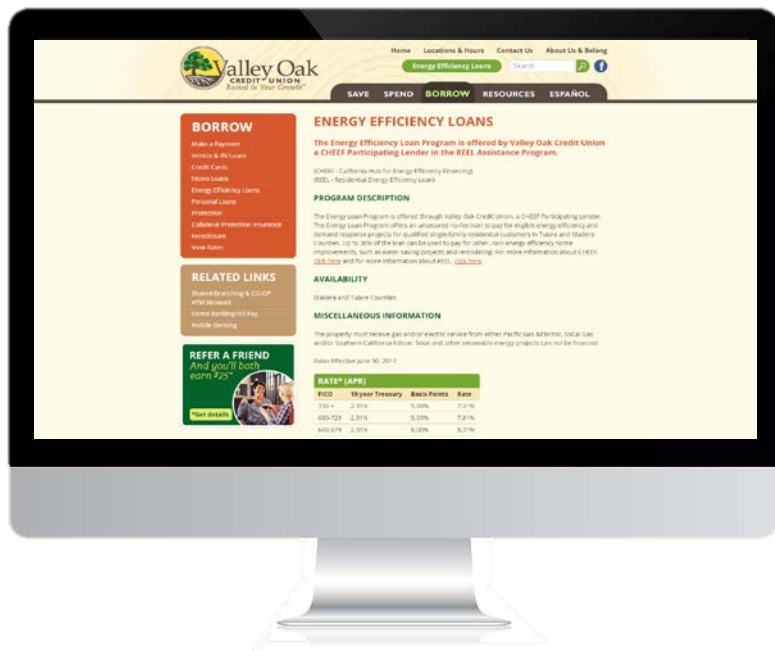
<http://www.matadors.org/loans/energyloans.html>

HIGHLIGHTS

- ✓ Statewide lender
- ✓ Interest rates – Starting at 5.99%
- ✓ Minimum credit score – 640
- ✓ **MEMBERSHIP FEES WAIVED**
- ✓ 24 hour loan approval
- ✓ 24 hour funding for contractors after receipt of project docs and borrower signs closing docs

Contact: Nairi Gerovian
ngerovian@matadors.org
818-993-6328

Valley Oak Credit Union



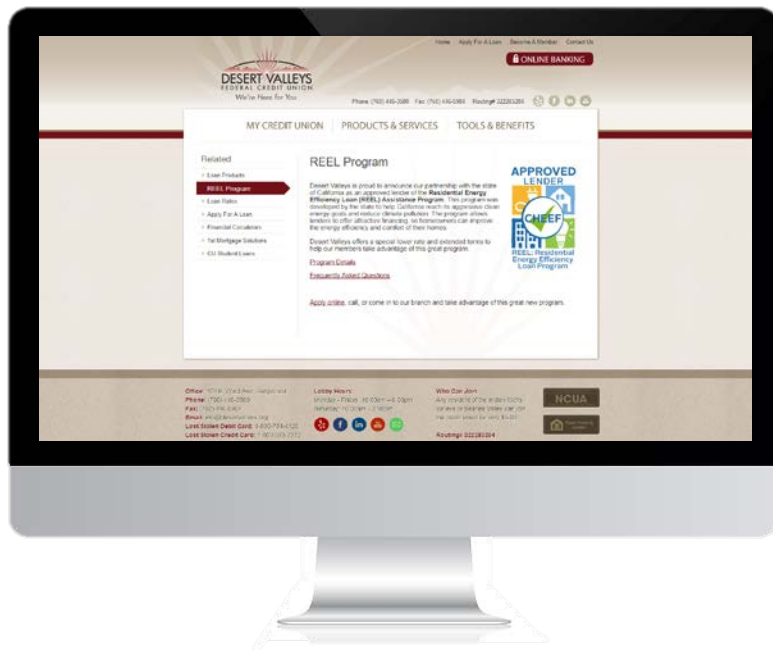
<https://www.valleyoak.org/Borrow/Energy-Efficiency-Loans.aspx>

HIGHLIGHTS

- ✓ Madera and Tulare Counties
- ✓ Interest rates – Starting at 7.45%
- ✓ Minimum credit score – 580
- ✓ **\$5 (one-time membership fee)**
- ✓ 24 hour loan approval
- ✓ 24 hour funding for contractors after receipt of project docs and borrower signs closing docs

Contact: Kiersty Vaughan
kvaughan@valleyoak.org
599-688-5996

Desert Valleys Federal Credit Union



<https://www.desertvalleys.org/ps-loan-reel.html>

HIGHLIGHTS

- ✓ Indian Wells Valley and Searles Valley
- ✓ Interest rates – Starting at 4.50%
- ✓ Minimum credit score – 580
- ✓ **\$5 (one-time membership fee)**
- ✓ 24 hour loan approval
- ✓ 24 hour funding for contractors after receipt of project docs and borrower signs closing docs

Contact: Eric Bruen
REEL@desertvalleys.org
866-743-6497

[theCHEEF.com/REEL](http://www.thecheef.com/reel): a valuable resource

The Homeowner's webpage (<http://www.thecheef.com/reel>) can help you:

- ✓ Explain benefits of the REEL Program to your customers.
- ✓ Answer frequently asked questions.
- ✓ Showcase yourself as a REEL Participating Contractor.
- ✓ Introduce lenders and their REEL products.



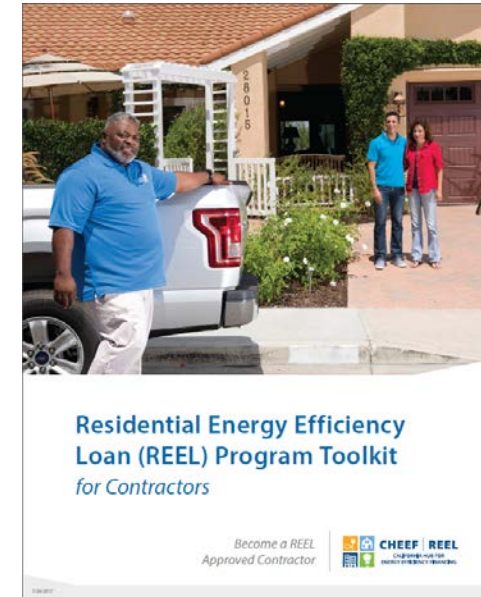
REEL program representatives

- ✓ Assist you with utilizing REEL marketing collateral that can be co-branded with your company logo
- ✓ Identify the Tools and Resources that have been created for you in the CHEEF website
- ✓ Assist with REEL program customer service needs
- ✓ Help you remember the Participating Lender benefits for customers
- ✓ Provide support with REEL program questions

***You will be contacted by your personal Program Rep
within a week of your program approval***

Marketing and Training Opportunities

- ✓ **Contractor toolkit** easily teaches you a step-by-step approach to being successful as an Approved Contractor in the REEL program
- ✓ **On demand training of how to market financing** for you and your staff

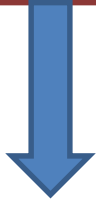


- ✓ Gain access to **professional designed** print and digital marketing materials that you can **co-brand** and print or share online

How can we help you?

www.theCHEEF.com

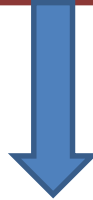
Resources tab



SELF-HELP INCLUDING:

- Application to the program
- Blank program forms
- Sample loan packages
- Project eligibility
- Financing products
- Lender profiles
- Homeowner resources

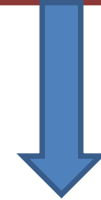
cheef@treasurer.ca.gov



PROGRAM ASSISTANCE:

- Project eligibility outside of the norm
- Assistance with program forms
- Questions about how to use the EEEMs list
- Questions about required documents and the itemized invoice

info@theCHEEF.com



MARKETING HELP:

- Questions about the marketing materials
- Questions about the online marketing training
- Questions about using the approved contractor logo